

B1 (Official Form 1)(04/13)

**United States Bankruptcy Court**  
**Northern District of Illinois**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle):  
**Madia, Terry L.**

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 8 years  
(include married, maiden, and trade names):

All Other Names used by the Joint Debtor in the last 8 years  
(include married, maiden, and trade names):

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN  
(if more than one, state all)  
**xxx-xx-5796**

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN  
(if more than one, state all)

Street Address of Debtor (No. and Street, City, and State):  
**238 Gazebo Lane**  
**Lombard, IL**

Street Address of Joint Debtor (No. and Street, City, and State):

ZIP Code

**60148**

ZIP Code

County of Residence or of the Principal Place of Business:  
**DuPage**

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):

Mailing Address of Joint Debtor (if different from street address):

ZIP Code

ZIP Code

Location of Principal Assets of Business Debtor  
(if different from street address above):

**Type of Debtor**

(Form of Organization) (Check one box)

- ☒ Individual (includes Joint Debtors)  
*See Exhibit D on page 2 of this form.*
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

**Nature of Business**

(Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

**Chapter of Bankruptcy Code Under Which the Petition is Filed** (Check one box)

- ☒ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

**Chapter 15 Debtors**

Country of debtor's center of main interests:

Each country in which a foreign proceeding by, regarding, or against debtor is pending:

**Tax-Exempt Entity**

(Check box, if applicable)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

**Nature of Debts**

(Check one box)

- ☒ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ Debts are primarily business debts.

**Filing Fee** (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Check one box:

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (*amount subject to adjustment on 4/01/16 and every three years thereafter*).

Check all applicable boxes:

- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

**Chapter 11 Debtors**

**Statistical/Administrative Information**

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

**Estimated Number of Creditors**

☒ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 ☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000 ☐ 25,001-50,000 ☐ 50,001-100,000 ☐ OVER 100,000

**Estimated Assets**

☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☒ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion

**Estimated Liabilities**

☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☒ \$100,001 to \$500,000 ☐ \$500,001 to \$1 million ☐ \$1,000,001 to \$10 million ☐ \$10,000,001 to \$50 million ☐ \$50,000,001 to \$100 million ☐ \$100,000,001 to \$500 million ☐ \$500,000,001 to \$1 billion ☐ More than \$1 billion

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Madia, Terry L.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Thomas F. Fezzey****May 21, 2015**

Signature of Attorney for Debtor(s)

(Date)

**Thomas F. Fezzey 6229235****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*Name of Debtor(s):  
**Madia, Terry L.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Terry L. Madia**Signature of Debtor **Terry L. Madia****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**May 21, 2015**

Date

**Signature of Attorney\*****X /s/ Thomas F. Fezzey**

Signature of Attorney for Debtor(s)

**Thomas F. Fezzey 6229235**

Printed Name of Attorney for Debtor(s)

**Thomas F. Fezzey, Attorney at Law**

Firm Name

**600 West Roosevelt Road  
Suite B-1  
Wheaton, IL 60187**

Address

**Email: fezzey@gmail.com****630 909 0909 Fax: 815 550 8731**

Telephone Number

**May 21, 2015**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

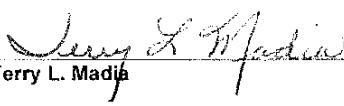
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

5/20/15 3:47PM

B1 (Official Form 1)(04/13)

Page 3

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Madia, Terry L.</b>
<b>Signatures</b>		
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct                  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.                  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition</p> <p><b>X</b> <u>/s/ Terry L. Madia</u>                   Signature of Debtor <b>Terry L. Madia</b></p> <p><b>X</b> _____                  Signature of Joint Debtor</p> <p>_____                  Telephone Number (If not represented by attorney)</p> <p><u>May 20, 2015</u>                  Date</p>	<p><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition</p> <p>(Check only one box )</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached</p> <p><b>X</b> _____                  Signature of Foreign Representative</p> <p>_____                  Printed Name of Foreign Representative</p> <p>_____                  Date</p>	
<p style="text-align: center;"><b>Signature of Attorney*</b></p> <p><b>X</b> <u>/s/ Thomas F. Fezzey</u>                  Signature of Attorney for Debtor(s)</p> <p><u>Thomas F. Fezzey 6229235</u>                  Printed Name of Attorney for Debtor(s)</p> <p><u>Thomas F. Fezzey, Attorney at Law</u>                  Firm Name</p> <p><u>600 West Roosevelt Road</u>  <u>Suite B-1</u>  <u>Wheaton, IL 60187</u>                  Address</p> <p style="text-align: right;">Email: fezzey@gmail.com</p> <p><u>630 909 0909 Fax: 815 550 8731</u>                  Telephone Number</p> <p><u>May 20, 2015</u>                  Date</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect</small></p>	<p style="text-align: center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached</p> <p>_____                  Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____                  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110)</p> <p>_____                  Address</p> <p><b>X</b> _____                  Date</p> <p>_____                  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>_____                  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person</p> <p><small>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110, 18 U.S.C. §156</small></p>	
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition</p> <p><b>X</b> _____                  Signature of Authorized Individual</p> <p>_____                  Printed Name of Authorized Individual</p> <p>_____                  Title of Authorized Individual</p> <p>_____                  Date</p>		

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Terry L. Madia

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Terry L. Madia  
Terry L. Madia

Date: May 21, 2015

5/20/15 3:47PM

B 1D (Official Form 1, Exhibit D) (12/09) - Cont

Page 2

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

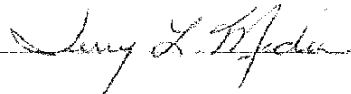
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Terry L. Madia  
Terry L. Madia



Date: May 20, 2015

B6 Summary (Official Form 6 - Summary) (12/14)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Terry L. Madia**,  
 Debtor

Case No. \_\_\_\_\_

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>19</b>	<b>467,706.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>63,515.35</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>323,477.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>4,908.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>9</b>		<b>49,987.53</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>4,148.09</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>4,494.10</b>
Total Number of Sheets of ALL Schedules		<b>41</b>			
Total Assets			<b>531,221.35</b>		
Total Liabilities				<b>378,372.53</b>	



**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Terry L. Madia**,  
 Debtor

Case No. \_\_\_\_\_

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>4,908.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>23,120.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>28,028.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>4,148.09</b>
Average Expenses (from Schedule J, Line 22)	<b>4,494.10</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	<b>6,178.14</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>3,544.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>4,908.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>49,987.53</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>53,531.53</b>

B6A (Official Form 6A) (12/07)

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
238 Gazebo Lane, Lombard, IL 60148. Value as per Comparative Market Analysis and Zillow.com.	Tenant in Common	J	197,667.00	123,067.00
2532 Kelly Drive, Woodridge, IL 60517. Debtor remains in title as Joint Tenant though property was awarded to former spouse as per divorce judgment. Former spouse has not yet refinanced. Value as per Zillow. Judgment of Dissolution is attached.	Joint tenant	J	270,039.00	194,866.00

Sub-Total > **467,706.00** (Total of this page)

Total > **467,706.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

3004

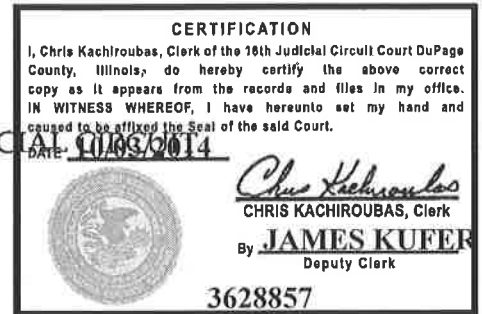
(3)

1005  
1990

IN THE CIRCUIT COURT OF THE EIGHTEENTH JUDICIAL CIRCUIT  
DuPAGE COUNTY, ILLINOIS

IN RE: THE MARRIAGE OF )  
TERRY L. MADIA, )  
Petitioner, )  
and )  
JOSEPH R. MADIA, )  
Respondent. )

No. 2014 D 1268



JUDGMENT FOR DISSOLUTION OF MARRIAGE

On September 4, 2014, this cause came onto be heard for hearing upon Petitioner, TERRY L. MADIA's ("TERRY") Petition For Dissolution of Marriage and, upon the stipulation of the parties that this matter be heard as an uncontested matter, TERRY appearing in open Court and by MARGARET M. O'CONNELL of A. TRAUB & ASSOCIATES, LTD., and Respondent, JOSEPH R. MADIA ("JOSEPH"), appearing in open Court *pro se*, and the Court having heard TERRY's testimony and evidence in support of her Petition for Dissolution of Marriage, and the Court being fully advised in the premises, FINDS:

1. The Court has jurisdiction of the parties and the subject matter.
2. At the time of filing of her Petition, TERRY resided in the State of Illinois, and said residence has been maintained for ninety (90) days prior to the findings herein.
3. The parties were lawfully married on June 25, 1982, in Chicago, Cook County, Illinois.



HECOWD 00000004

4. Four (4) children were born to the parties, namely: J.S.M., born October 9, 1985, emancipated; N.F.M., born July 14, 1987, emancipated; and, A.G.M., born March 29, 1991, emancipated; and, G.A.M., born September 28, 1993, emancipated. No children were adopted by the parties and TERRY is not now pregnant.

5. TERRY is 52 years of age, is employed at Ace Hardware and resides at 238 Gazebo Lane, Lombard, Illinois.

6. JOSEPH is 60 years of age, is employed at Inland Bank and resides at 2532 Kelly Drive, Woodridge, Illinois.

7. TERRY has established by competent evidence that irreconcilable differences have arisen between the parties that have caused the irretrievable breakdown of the marriage; that all attempts to reconcile have been and will be unsuccessful; and that the parties have lived separate and apart for a period of time in excess of two (2) years as provided by the Illinois Marriage and Dissolution of Marriage Act.

8. TERRY is granted leave to resume her maiden name of Spreadbury.

9. The parties have entered into a certain written Marital Settlement Agreement, dated August 26, 2014, fully settling and disposing of the issues of the property which was acquired by the parties, both marital and non-marital, maintenance, and other related issues, of which the Court has been apprised and which the Court

finds has been entered into voluntarily, and is fair and equitable in its terms and provisions and is in words as follows:

And the Court has considered said Marital Settlement Agreement and the various provisions dealing with the distribution of marital property, maintenance, and other related issues, and finds that the said Marital Settlement Agreement is fair and reasonable and is not unconscionable and is binding upon the parties.

**WHEREFORE**, by virtue of the Statue of the State of Illinois, and on Motion of said attorney for Petitioner, it is the Judgment of this Court and **IT IS HEREBY ORDERED**:

A. The bonds of matrimony heretofore existing between the Petitioner, TERRY L. MADIA, and the Respondent, JOSEPH MADIA, be dissolved as to both parties;

B. The written Marital Settlement Agreement dated August 26, 2014, which is attached hereto as EXHIBIT "A", is set forth in full and incorporated into and made a part of this Judgment for Dissolution of Marriage, and said Agreement is hereby ratified, confirmed, approved and adopted as the orders of this Court to the same extent and with same force and effect as if said provisions were in this paragraph set forth verbatim as the Judgment of this Court;

C. The parties are ordered and directed to execute, carry out and perform all the terms, provisions and conditions of this Judgment for Dissolution of Marriage.

D. The Court retains jurisdiction for the purpose of enforcing each and all of the terms and provisions of this Judgment for Dissolution of Marriage, including all the terms of the Marital Settlement Agreement made in writing between the parties hereto as herein above set forth; and

E. TERRY reserves the right to resume her maiden name of Spreadbury.

ENTER

JUDGE

DATE: 8/4/14

Margaret M. O'Connell  
A. TRAUB & ASSOCIATES, LTD. (29322)  
Attorneys for Petitioner  
100 W. 22<sup>nd</sup> St., Suite 150  
Lombard, IL 60148  
Phone: 630.426.0196  
FAX: 630.426.0198

MARITAL SETTLEMENT AGREEMENT

This Agreement, made this 26<sup>th</sup> day of August, 2014, by and between Petitioner, TERRY L. MADIA ("Terry"), and Respondent, JOSEPH R. MADIA ("Joseph").

**WITNESSETH:**

A. Terry and Joseph were married on June 25, 1982 in Chicago, Illinois, and their marriage was registered in Cook County.

B. Irreconcilable differences have caused an irretrievable breakdown of the marriage. Future attempts at reconciliation would be impracticable and not in the parties' best interests.

C. Four (4) children were born to the parties, namely: J.S.M., born October 9, 1985, emancipated; N.F.M., born July 14, 1987, emancipated; and, A.G.M., born March 29, 1991, emancipated; and, G.A.M., born September 28, 1993, emancipated. No children were adopted by the parties and TERRY is not now pregnant.

D. Terry filed a Petition for Dissolution of Marriage against Joseph in the Circuit Court of the Eighteenth Judicial Circuit, DuPage County, Illinois, known as Case No. 2014 D 1268, entitled *In re: the Marriage of TERRY L. MADIA, Petitioner, and JOSEPH R. MADIA, Respondent*; said cause remains pending and undetermined.

E. Without any collusion as to the pending cause or as to any other dissolution of marriage proceedings which either party might later bring, but without prejudice to

   
**EXHIBIT "A"**

HECUDAWD 0000000000

any right of action for dissolution of marriage which either of them may have, Terry and Joseph consider it to be in their respective best interests to settle by and between themselves the issues of the respective rights of property growing out of the marital relationship or any other relationship between them, all rights of every kind, nature and description, whether marital, non-marital, real, personal or mixed, which either of them now has or may later claim to have against the other, whether now or later owned or possessed by either of them; the right of them to receive maintenance from the other; and the payment of attorney's fees and court costs.

F. Terry is represented by Margaret M. O'Connell of A. Traub & Associates, Ltd. as her attorney, and Joseph has chosen to represent his own interest in this matter, and they accordingly have had the benefit of the advice of their respective counsel or the ability to retain independent counsel.

G. Terry and Joseph acknowledge that they are fully informed of their respective rights and obligations under Illinois Law and pursuant to the terms and provisions of this Agreement. Accordingly, Terry and Joseph represent and warrant:

- (i) That they have made a full and complete disclosure of their financial condition, and that they are fully informed of the wealth, property, estate, and income of the other;
- (ii) That they have carefully reviewed the terms and provisions of this Agreement and have a full and complete understanding of the legal consequences thereof;





- (iii) That they have entered into this Agreement freely and voluntarily, without imposition of force, duress, coercion, or undue influence from any source;
- (iv) That they have made no representations or warranties to each other as an inducement to enter into this Agreement, other than as set forth in writing within the terms and provisions of this Agreement;
- (v) That the terms and provisions of this Agreement are fair and equitable to them in light of their respective and collective circumstances.

NOW, THEREFORE, in consideration of the mutual and several promises and undertakings contained herein and for other good and valuable consideration, the receipt and sufficiency of which is hereby mutually acknowledged, Terry and Joseph freely and voluntarily agree to each and every term and provision herein set forth in this Marital Settlement Agreement.

## ARTICLE I

### STATEMENT OF INTENTION

1.1 Integrity of Marriage. This Agreement is not intended to undermine the integrity of the marriage or the family relationship.

1.2 Amicable Settlement of Disputes. By this Agreement, Terry and Joseph intend to effect an amicable resolution of their disputes, to mitigate the potential harm to the spouses caused by dissolution of marriage, and to make reasonable provisions for each other after dissolution of marriage.



1.3 Reservation of Rights. Should the Court find this Agreement to be unconscionable, Terry and Joseph reserve the right to prosecute or defend any action now pending or which may hereafter be brought for relief under the Illinois Marriage and Dissolution of Marriage Act as amended.

## ARTICLE II

### CHILD SUPPORT

2.1 The parties' children are emancipated and, therefore, no provision for child support is made herein.

## ARTICLE III

### MAINTENANCE

3.1 Joseph covenants and agrees to and hereby does waive and release any and all rights he may have in and to maintenance and support from Terry, whether past, present or future.

3.2 Terry covenants and agrees to and hereby does waive and release any and all rights she may have in and to maintenance and support from Joseph, whether past, present or future.

## ARTICLE IV

### SPOUSAL MEDICAL COVERAGE

4.1 Terry shall maintain her current policy of health insurance or, in the event she does not currently have health insurance, upon securing either group or individual



coverage, shall be solely responsible for the payment of the premiums thereon and shall indemnify and hold harmless Joseph therefrom.

4.2 Joseph shall maintain his current policy of health insurance or, in the event he does not currently have health insurance, upon securing either group or individual coverage, shall be solely responsible for the payment of the premiums thereon and shall indemnify and hold harmless Terry therefrom.

#### ARTICLE V

#### REAL ESTATE

5.1 Terry and Joseph are currently the joint owners in the property commonly known as 2532 Kelly Drive, Woodridge, Illinois ("marital residence").

5.2 The parties agree that said marital residence shall be the exclusive possession of Joseph. Terry's liability thereto shall be released. While the parties agree that both of their names shall remain on the mortgage, Joseph shall be solely responsible for any claims or expenses that may currently exist associated with the property or that may arise in the future including but not limited to, deficiencies, utility bills, repair bills, litigation, mortgage payments, taxes, insurance premiums, etc. In the event Joseph defaults on the mortgage or in the event of his untimely death, Terry shall be responsible for all costs associated with the marital residence.

5.3 Terry and Joseph are currently the partial owners of the property commonly known as 238 Gazebo, Lombard, Illinois ("Lombard residence").



5.4 The parties agree that said Lombard residence shall be the exclusive possession of Terry and Nicholas Madia and Joseph's liability thereto shall be released. The Lombard residence is currently financed by Terry and Nicholas Madia and, therefore, refinancing is unnecessary. Terry and Nick shall be solely responsible for any claims or expenses that may currently exist associated with the Lombard residence, or that may arise in the future, including, but not limited to, deficiencies, utility bills, repair bills, litigation, mortgage payments, taxes, insurance premiums, etc. Joseph shall remain on the title to this property and, in the event Terry shall default on the mortgage or of her untimely death, Joseph shall be responsible for all costs associated with this property.

#### ARTICLE VI

##### PENSION

6.1 Terry waives any and all interest in any current or future pension and/or retirements accounts that Joseph may have.

6.2 Joseph waives any and all interest in any current or future pension and/or retirements accounts that Terry may have.

#### ARTICLE VII

##### AUTOMOBILES

7.1 Upon the effective date of this Agreement, if not already accomplished, Joseph shall have assigned to Terry all of his right, title and interest in the 2001 Ford Mustang automobile and Terry shall retain said automobile as her sole and exclusive



property. Terry agrees to indemnify, save and hold Joseph harmless on any and all liens on the aforesaid automobile, and on any and all costs, expenses or liability resulting from the use, operation and ownership of the same.

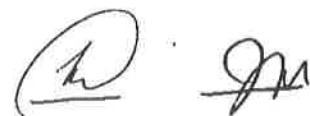
7.2 Upon the effective date of this Agreement, if not already accomplished, Terry shall have assigned to Joseph all of her right, title and interest in the 1995 Astro Van and 1990 Chevrolet Corvette automobiles and Joseph shall retain said automobiles as his sole and exclusive property. Joseph agrees to indemnify, save and hold Terry harmless on any and all payments on the aforesaid automobiles, and on any and all costs, expenses or liability resulting from the use, operation and lease of the same.

#### ARTICLE VIII

#### BANK ACCOUNTS

8.1 Upon the effective date of this Agreement, Terry shall keep as her sole and exclusive property, free and clear of any interest or claim of Joseph, all bank accounts that are presently in her name. Joseph shall execute, upon Terry's request, any and all documents necessary to effectively release any right, title or claim that he may have to said accounts.

8.2 Upon the effective date of this Agreement, Joseph shall keep as his sole and exclusive property, free and clear of any interest or claim of Terry, all bank accounts that are presently in his name. Terry shall execute, upon Joseph's request, any and all



documents necessary to effectively release any right, title or claim that she may have to said accounts.

ARTICLE IX

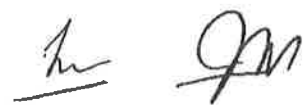
MISCELLANEOUS PROPERTY

9.1 If not already accomplished by the date of the entry of this Marital Settlement Agreement, Terry shall be awarded her Mimsy dolls, Disney Classic collection pieces and Giuseppe Armani Disney statues, which are currently stored at the marital residence.

9.2 With exception of No. 9.1 above, all other items of personal property used in connection with the marital residence have been divided according to prior agreement.

9.3 Terry shall keep as her sole and exclusive property, free and clear of any interest held or claimed by Joseph, all of the jewelry, clothing and other personal belongings presently held or possessed by her.

9.4 Joseph shall keep as his sole and exclusive property, free and clear of any interest held or claimed by Terry, all of the jewelry, clothing and other personal belongings presently held or possessed by him.



ARTICLE X

APPLICATION OF INTERNAL REVENUE CODE  
AS TO TREATMENT OF TRANSFER OF PROPERTY

10.1 Section 1041 of the Internal Revenue Code permits parties to dissolution of marriage actions to transfer properties between them without causing "taxable events", and thereby generating taxation. These interspousal transfers and transfers between former spouses shall be treated in the same manner as a "gift between spouses", irrespective of existence or non-existence of the marriage at the time of the transfer and will be deemed non-taxable, carry-over basis transactions, whereby the transferee assumes the adjusted basis of the transferred property.

10.2 The parties desire to bring this Agreement under the protection of the applicable law, and they agree that they will henceforth treat all cross-transfers between them in a manner and form directed by the law, to the end that they may legitimately avoid creation of a multiplicity of taxable events.

10.3 Additionally, Terry and Joseph likewise wish to conform their Agreement to Section 503(f) of the Illinois Marriage and Dissolution of Marriage Act which seeks to characterize such exchanges as those involved herein as a division of co-owned marital property, thus not constituting taxable events.

Two handwritten signatures are present. The first signature is a stylized 'T' inside a circle, likely representing Terry. The second signature is a stylized 'J' followed by a flourish, likely representing Joseph.

ARTICLE XI

DEBTS AND LIABILITIES

11.1 Terry shall be solely responsible for the remaining balance due and owing Robert S. Gitmeid & Associates for debt consolidation, in the approximate amount of \$15,204.

11.2 Terry shall further be responsible for any and all other debts incurred in her name alone and shall hold Joseph harmless and indemnified therefrom.

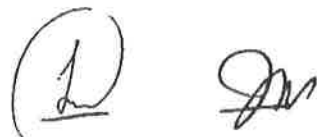
11.3 Joseph shall be solely responsible for the second mortgage balance due and owing on the marital residence in the approximate amount of \$92,000.

11.4 Joseph shall be further responsible for any and all other debts incurred in his name alone and shall hold Terry harmless and indemnified therefrom.

ARTICLE XII

ATTORNEYS FEES

12.1 Each party shall be solely responsible for any and all costs and attorneys fees which they individually incurred herein during this cause of action and shall indemnify, save and hold the other free and harmless from any liability thereon.





ARTICLE XIII

GENERAL PROVISIONS

13.1 Execution of Documents. The parties shall execute and acknowledge, upon the effective date of this Agreement, good and sufficient instruments necessary or proper to vest the titles and estates in the respective parties hereto, as hereinabove provided, and thereafter, at any time and from time to time, to execute and acknowledge any and all documents which may be necessary or proper to carry out the purposes of this Agreement and establish of record the sole and separate ownership of the several properties of said parties in the manner herein agreed and provided. If either party hereto for any reason fails or refuses to execute any such documents, then this Agreement shall, and it is hereby expressly declared to, constitute a full and present transfer, assignment and conveyance of all rights hereinabove designated to be transferred, exchanged, assigned, and conveyed and a full, present and effective relinquishment and waiver of all rights hereinabove designated to be relinquished and waived.

13.2 Mutual Release. To the fullest extent by law permitted to do so, and except as herein otherwise provided, the parties forever waive, relinquish, release, and forever quit claim and grant to the other, his or her heirs, personal representatives and assigns, all rights of alimony, dower, inheritance, descent, distribution, community interest and all other rights, title, claim, interest and estate as Husband and Wife, widow or widower, or otherwise, by reason of the marital relations existing between them, under any present or




future law of which he or she otherwise has or might have or be entitled to claim in, to or against the property and assets of the other, real, personal or mixed, of his or her estate, whether now owned or hereafter in any manner acquired by the other party, or whether in possession or in expectancy, and whether vested or contingent and each party further covenants and agrees for himself and herself, his or her heirs, personal representatives and assigns, for the purpose of enforcing any or all of the rights relinquished under this Agreement; and further agree that in the event any suit shall be commenced, this release, when pleaded, shall be and constitutes a complete defense to any such claim or suit so instituted by either party hereto; and agrees to execute, acknowledge and deliver at the request of the other party, his or her heirs, personal representatives, grantees, devisees or assigns, any or all such deeds, releases or other instruments and further assurances as may be required or reasonably requested to effect or evidence such releases, waiver, relinquishment or extinguishment or such rights; provided, however, that nothing herein contained shall operate or be construed as a waiver or release by either party to the other of the obligation on the part of the other to comply with the provisions of this Agreement, or rights of either party under this Agreement.

13.3 Waiver of Estate of Claim. Except as herein otherwise provided, the parties waive and relinquish all rights to act as administrator or administrator-with-the-will-annexed of the estate of the other party, and each of the parties does further relinquish all right to inherit by intestate succession any of the property of which the other party may

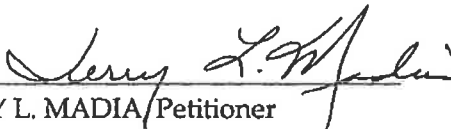


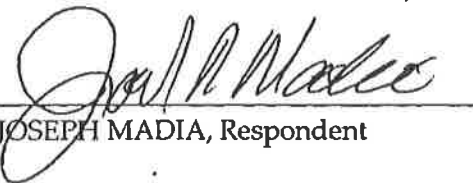
die seized or possessed, and should either of the parties hereto die intestate, this Agreement shall operate as a relinquishment of all rights of the surviving party hereafter to apply for letters of administration in any form, and the estate of such deceased party, if he or she dies intestate, shall descend to the heirs at law of such deceased party, in the same manner as though the parties hereto had never been married, each of the parties hereto respectively, reserving the right to dispose, by testament or otherwise, of his or her respective property in any way that he or she may see fit, without restriction of limitation whatsoever provided, however, that nothing herein contained shall operate or be construed as a waiver or release by either party of the obligation of the other to comply with the terms of this Agreement, or the rights of either party under this Agreement.

13.4 In the event either party at any time hereinafter obtains a dissolution of marriage or divorce in the case presently pending between them, this Agreement and all of its provisions shall be incorporated into any such judgment or decree for dissolution of marriage, either directly or by reference, but in no event shall this Agreement be effective or of any validity unless a Judgment of Dissolution of Marriage is entered in the pending case brought by Petitioner and referred to hereinbefore. This Court, on entry of the judgment or decree for dissolution of the marriage shall retain the right to enforce the provisions and terms of this Agreement, which Agreement shall be binding upon and inure to the benefit of the heirs, executors, administrators, assigns, devisees and grantees of the parties hereto.



IN WITNESS WHEREOF, Petitioner, TERRY L. MADIA, and Respondent,  
JOSEPH MADIA, have hereunto set their respective hands and seals this 26<sup>th</sup> day of  
August, 2014.

  
TERRY L. MADIA, Petitioner

  
JOSEPH MADIA, Respondent

JOSEPH & TERRY MADIA INITIALED  
ALL PAGES OF AGREEMENT



Margaret M. O'Connell  
A. TRAUB & ASSOCIATES, LTD. (29322)  
100 W. 22<sup>nd</sup> St., Suite 150  
Lombard, IL 60148  
Phone: 630.426.0196  
FAX: 630.426.0198

B6B (Official Form 6B) (12/07)

In re **Terry L. Madia**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account at Lisle Savings Bank</b>	-	<b>500.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods, Furnishings, Appliances and Electronics</b>	-	<b>2,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Necessary Wearing Apparel</b>	-	<b>1,000.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **3,500.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401k with Fidelity</b>	<b>-</b>	<b>58,015.35</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **58,015.35**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2001 Ford Mustang 2D Convertible GT with 125000 miles in fair condition Value as per CarMax appraisal</b>	<b>-</b>	<b>2,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **2,000.00**  
(Total of this page)  
Total > **63,515.35**

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
238 Gazebo Lane, Lombard, IL 60148. Value as per Comparative Market Analysis and Zillow.com.	735 ILCS 5/12-901	15,000.00	197,667.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Checking account at Lisle Savings Bank	735 ILCS 5/12-1001(b)	500.00	500.00
<b><u>Household Goods and Furnishings</u></b>			
Household Goods, Furnishings, Appliances and Electronics	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
<b><u>Wearing Apparel</u></b>			
Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
401k with Fidelity	735 ILCS 5/12-1006	58,015.35	58,015.35
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2001 Ford Mustang 2D Convertible GT with 125000 miles in fair condition Value as per CarMax appraisal	735 ILCS 5/12-1001(c)	2,000.00	2,000.00

Total: **78,515.35** **261,182.35**

0 continuation sheets attached to Schedule of Property Claimed as Exempt



B6D (Official Form 6D) (12/07)

In re **Terry L. Madia**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>3000054308200</b>	<b>X</b>	<b>J</b>	<b>Opened 4/10/13 Last Active 5/01/15</b>					
<b>238 Gazebo Lane, Lombard, IL 60148.</b>								
<b>Value as per Comparative Market Analysis and Zillow.com.</b>								
			<b>Value \$ 197,667.00</b>				<b>123,067.00</b>	<b>0.00</b>
Account No.	<b>H</b>		<b>Second Mortgage</b>					
<b>2532 Kelly Drive, Woodridge, IL 60517.</b>								
<b>Debtor remains in title as Joint Tenant though property was awarded to former spouse as per divorce judgment. Former spouse has not yet refinanced. Value as per Zillow. Judgment of Dissolution is</b>								
<b>Harris Bank</b>			<b>Value \$ 270,039.00</b>				<b>90,000.00</b>	<b>0.00</b>
Account No. <b>500100073949</b>	<b>X</b>	<b>J</b>	<b>Opened 12/29/10 Last Active 3/31/15</b>					
<b>First Mortgage</b>								
<b>2532 Kelly Drive, Woodridge, IL 60517. Debtor remains in title as Joint Tenant though property was awarded to former spouse as per divorce judgment. Former spouse has not yet refinanced. Value as per Zillow.</b>								
			<b>Value \$ 270,039.00</b>				<b>104,866.00</b>	<b>0.00</b>
Account No. <b>11130906030915337</b>	<b>-</b>		<b>Opened 11/11/13 Last Active 4/01/15</b>					
<b>Springleaf Financial S</b>								
<b>430 75th St Bankruptcy Dept. Downers Grove, IL 60516</b>								
			<b>Non-Purchase Money Security</b>					
			<b>2001 Ford Mustang 2D Convertible GT with 125000 miles in fair condition Value as per CarMax appraisal</b>					
			<b>Value \$ 2,000.00</b>				<b>5,544.00</b>	<b>3,544.00</b>
Subtotal							<b>323,477.00</b>	<b>3,544.00</b>
(Total of this page)								
Total							<b>323,477.00</b>	<b>3,544.00</b>
(Report on Summary of Schedules)								

0 continuation sheets attached

In re **Terry L. Madia**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			<b>Income Tax</b>					
Illinois Department of Revenue *								0.00
Bankruptcy Dept								
POB 64338								
Chicago, IL 60664-0338		-					867.00	867.00
Account No.			<b>Income Tax</b>					
Internal Revenue Service*								0.00
Bankruptcy Dept.								
POB 7346								
Philadelphia, PA 19101-7346		-					4,041.00	4,041.00
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							4,908.00	4,908.00
Total								0.00
(Report on Summary of Schedules)							4,908.00	4,908.00

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Terry L. Madia**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>A. Traub &amp; Associates Bankruptcy Dept. 100 West 22nd Street Ste 150 Lombard, IL 60148</b>	-	<b>2014 Legal Fees</b>				<b>467.30</b>
Account No.  <b>Advocate Medical Group Bankruptcy Dept. 701 Lee Street Des Plaines, IL 60016</b>	-	<b>Medical Expenses</b>				<b>26.94</b>
Account No.  <b>Malcolm S. Gerard &amp; Assoc. Bankruptcy Dept. 332 South Michigan Avenue #600 Chicago, IL 60604</b>		<b>Representing: Advocate Medical Group</b>				<b>Notice Only</b>
Account No. <b>3007</b>  <b>Bank Of America Po Box 982236 Bankruptcy Dept. El Paso, TX 79998-2236</b>	-	<b>Miscellaneous Consumer Purchases</b>				<b>Unknown</b>
Subtotal (Total of this page)						<b>494.24</b>

8 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Sunrise Credit Services, Inc Bankruptcy Dept. 260 Airport Plaza, POB 9100 Farmingdale, NY 11735-9100</b>		<b>Representing: Bank Of America</b>				<b>Notice Only</b>
Account No. <b>8375</b>		<b>Opened 10/19/01 Last Active 1/31/04 Credit Card</b>				
<b>Bankfirst 1509 W 41st St Bankruptcy Dept. Sioux Falls, SD 57105</b>	-					<b>Unknown</b>
Account No. <b>1972</b>		<b>Opened 8/10/00 Last Active 1/31/04 Credit Card</b>				
<b>Bankfirst 1509 W 41st St Bankruptcy Dept. Sioux Falls, SD 57105</b>	-					<b>Unknown</b>
Account No. <b>6870</b>		<b>Opened 10/03/11 Last Active 6/01/14 Credit Card</b>				
<b>Bk Of Amer Po Box 982235 Bankruptcy Dept. El Paso, TX 79998</b>	-					<b>4,209.00</b>
Account No.						
<b>Sunrise Credit Services, Inc. Bankruptcy Dept. POB 9100 Farmingdale, NY 11735-9100</b>		<b>Representing: Bk Of Amer</b>				<b>Notice Only</b>
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>4,209.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry L. Madia**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6769</b>  <b>Cap One</b> <b>Po Box 85015</b> <b>Bankruptcy Dept.</b> <b>Richmond, VA 23285</b>	-	<b>Opened 3/01/02 Last Active 12/01/03</b> <b>Miscellaneous Consumer Purchases</b>				<b>Unknown</b>
Account No. <b>8590</b>  <b>Cap One</b> <b>Po Box 85015</b> <b>Bankruptcy Dept.</b> <b>Richmond, VA 23285</b>	-	<b>Opened 10/01/00 Last Active 12/01/03</b> <b>Miscellaneous Consumer Purchases</b>				<b>Unknown</b>
Account No. <b>7756</b>  <b>Capital One Bank Usa N</b> <b>15000 Capital One Dr</b> <b>Bankruptcy Dept.</b> <b>Richmond, VA 23238</b>	-	<b>Opened 3/18/11 Last Active 5/01/14</b> <b>Credit Card</b>				<b>943.00</b>
Account No. <b>8461</b>  <b>Capital One Bank Usa N</b> <b>15000 Capital One Dr</b> <b>Bankruptcy Dept.</b> <b>Richmond, VA 23238</b>	-	<b>Opened 7/13/13 Last Active 6/01/14</b> <b>Credit Card</b>				<b>901.00</b>
Account No. <b>1792</b>  <b>Capital One Bank Usa N</b> <b>15000 Capital One Dr</b> <b>Bankruptcy Dept.</b> <b>Richmond, VA 23238</b>	-	<b>Opened 9/10/11 Last Active 3/01/15</b> <b>Credit Card</b>				<b>626.00</b>
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>2,470.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 4047  Citi Po Box 6241 Bankruptcy Dept. Sioux Falls, SD 57117	-		Opened 6/27/12 Last Active 11/10/14 Credit Card				Unknown	
Account No. 9720  Comenity Bank/Buckle Po Box 182789 Bankruptcy Dept. Columbus, OH 43218	-		Opened 6/09/13 Last Active 1/02/14 Charge Account				Unknown	
Account No. 8892  Comenity Bank/Express Po Box 182789 Bankruptcy Dept. Columbus, OH 43218	-		Opened 12/16/11 Last Active 6/01/14 Charge Account				1,863.00	
Account No. 0336  Comenity Bank/Roomplce Po Box 182789 Bankruptcy Dept. Columbus, OH 43218	-		Opened 4/23/13 Last Active 9/28/14 Charge Account				1,594.51	
Account No.  Comenity * Bankruptcy Dept. POB 182125 Columbus, OH 43218-2125			Representing: Comenity Bank/Roomplce				Notice Only	
Sheet no. 3 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	3,457.51

B6F (Official Form 6F) (12/07) - Cont.

In re Terry L. Madia, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>9460</b>  <b>Comenity Bank/Vctrssec</b> <b>Po Box 182789</b> <b>Bankruptcy Dept.</b> <b>Columbus, OH 43218</b>	-	<b>Opened 11/30/11 Last Active 6/01/14</b> <b>Charge Account</b>				<b>1,226.00</b>
Account No. <b>0912</b>  <b>Dept Of Ed/Navient</b> <b>Po Box 9635</b> <b>Bankruptcy Dept.</b> <b>Wilkes Barre, PA 18773</b>	-	<b>Opened 9/12/12 Last Active 4/01/15</b> <b>Employment</b>				<b>15,112.00</b>
Account No. <b>0417</b>  <b>Dept Of Ed/Navient</b> <b>Po Box 9635</b> <b>Bankruptcy Dept.</b> <b>Wilkes Barre, PA 18773</b>	-	<b>Opened 4/17/13 Last Active 4/01/15</b> <b>Employment</b>				<b>8,008.00</b>
Account No. <b>8547</b>  <b>Fnb Omaha</b> <b>Po Box 3412</b> <b>Bankruptcy Dept.</b> <b>Omaha, NE 68103</b>	-	<b>Opened 5/01/13 Last Active 6/01/14</b> <b>Credit Card</b>				<b>3,861.00</b>
Account No. <b>179031138</b>  <b>J.C. Christensen \$ Associates, Inc.</b> <b>Bankruptcy Dept.</b> <b>POB 519</b> <b>Sauk Rapids, MN 56379</b>	-	<b>Franklin Mint collections</b>				<b>151.78</b>
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>28,358.78</b>



B6F (Official Form 6F) (12/07) - Cont.

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 7555		-	Opened 12/05/11 Last Active 2/01/15 Charge Account				428.00
Kohls/Capone N56 W 17000 Ridgewood Dr Bankruptcy Dept. Menomonee Falls, WI 53051							
Account No. 7620		-	Opened 9/25/11 Last Active 2/01/15 Charge Account				457.00
Mcydsnb 9111 Duke Blvd Bankruptcy Dept. Mason, OH 45040							
Account No.			Representing: Mcydsnb				Notice Only
Macy's * Bankruptcy Dept. POB 8061 Mason, OH 45040							
Account No. 1342		-	Opened 8/27/11 Last Active 11/01/08 Collection Attorney Collectibles Today N				121.00
National Recovery Agen 2491 Paxton St Bankruptcy Dept. Harrisburg, PA 17111							
Account No. 1341		-	Opened 8/27/11 Last Active 12/01/08 Collection Attorney Bradford Editions				53.00
National Recovery Agen 2491 Paxton St Bankruptcy Dept. Harrisburg, PA 17111							
Sheet no. 5 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			1,059.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry L. Madia**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Debt Settlement Services</b>				<b>Unknown</b>
<b>Robert S. Gitmeid Bankruptcy Dept. 2081 East 8th Street Brooklyn, NY 11223</b>	-					
Account No.		<b>Representing: Robert S. Gitmeid</b>				<b>Notice Only</b>
<b>Robert S. Gitmeid Bankruptcy Dept. 11 Broadway Suite 1677 New York, NY 10004</b>						
Account No. <b>7405</b>		<b>Opened 7/24/13 Last Active 4/01/14 Credit Card</b>				<b>4,077.00</b>
<b>Syncb/Walmart Dc Po Box 965024 Bankruptcy Dept. Orlando, FL 32896</b>	-					
Account No. <b>2015 SC 001695 DuPage</b>		<b>Representing: Syncb/Walmart Dc</b>				<b>Notice Only</b>
<b>Meyer &amp; Njus P.A. Bankruptcy Dept. 33 North Dearborn #1301 Chicago, IL 60602</b>						
Account No. <b>89372194</b>		<b>2014 Debit Card NSF</b>				<b>25.00</b>
<b>Target N.B. Po Box 673 Bankruptcy Dept. Minneapolis, MN 55440-0673</b>	-					
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>4,102.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Terry L. Madia**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Northland Group Bankruptcy Dept. POB 129 Thorofare, NJ 08086-0129</b>		<b>Representing: Target N.B.</b>				<b>Notice Only</b>
Account No.						
<b>Target Corp. Recovery Services Bankruptcy Dept. POB 30171 Tampa, FL 33633-1603</b>		<b>Representing: Target N.B.</b>				<b>Notice Only</b>
Account No. <b>2528</b>		<b>Opened 11/23/02 Last Active 2/01/15 Credit Card</b>				
<b>Td Bank Usa/Targetcred Po Box 673 Bankruptcy Dept. Minneapolis, MN 55440</b>	-					<b>519.00</b>
Account No.						
<b>Alliance One Receivables Management Bankruptcy Dept. 4850 Street Rd. #300 Trevose, PA 19053</b>		<b>Representing: Td Bank Usa/Targetcred</b>				<b>Notice Only</b>
Account No. <b>3334</b>		<b>Opened 12/24/14 Collection 04 Illinois State To</b>				
<b>Tsi/980 600 Holiday Dr Suite 300 Bankruptcy Dept. Matteson, IL 60443</b>	-					<b>284.00</b>
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>803.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Terry L. Madia, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. 1909		-		Opened 6/02/14 Collection 04 Illinois State To				214.00
Tsi/980 600 Holiday Dr Suite 300 Bankruptcy Dept. Matteson, IL 60443								
Account No. 0588		-		Opened 2/01/12 Last Active 1/01/15 Charge Account				290.00
Von Maur 6565 Brady St Bankruptcy Dept. Davenport, IA 52806-2054								
Account No. 4123		-		Opened 12/04/08 Last Active 5/01/14 Charge Account				4,530.00
Webbank/Dfs 1 Dell Way Bankruptcy Dept. Round Rock, TX 78682								
Account No.								
Account No.								
Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	5,034.00			
				Total (Report on Summary of Schedules)	49,987.53			

B6G (Official Form 6G) (12/07)

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

B6H (Official Form 6H) (12/07)

In re Terry L. Madia, Debtor Case No. \_\_\_\_\_

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Joseph R. Madia 2532 Kelly Drive Woodridge, IL 60517	Lisle Savings Bank 1450 Maple Ave Bankruptcy Dept. Lisle, IL 60532
Nicholas Madia 238 Gazebo Lane Lombard, IL 60148	Central Loan Admin & R 425 Phillips Blvd Bankruptcy Dept. Ewing, NJ 08618

0

\_\_\_\_\_ continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Terry L. Madia

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

## Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

## Occupation

## Employer's name

## Employer's address

## Debtor 1

- ☒ Employed
- ☐ Not employed

Ace Hardware2200 Kensington Court  
Oak Brook, IL 60523

## Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

How long employed there? \_\_\_\_\_

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>4,748.54</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>4,748.54</u>	\$ <u>N/A</u>

Debtor 1 **Terry L. Madia**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>4,748.54</b>	\$ <b>N/A</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>451.75</b>	\$ <b>N/A</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>N/A</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>N/A</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>840.26</b>	\$ <b>N/A</b>
5e. Insurance	5e. \$ <b>738.04</b>	\$ <b>N/A</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>N/A</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>N/A</b>
5h. Other deductions. Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>N/A</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>2,030.05</b>	\$ <b>N/A</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>2,718.49</b>	\$ <b>N/A</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>N/A</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>N/A</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>N/A</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>N/A</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>N/A</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>N/A</b>
8h. Other monthly income. Specify: <b>Son's net income less Son's personal expenses</b>	8h.+ \$ <b>1,429.60</b>	+ \$ <b>N/A</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>1,429.60</b>	\$ <b>N/A</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>4,148.09</b> + \$ <b>N/A</b>	= \$ <b>4,148.09</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies	12. \$ <b>4,148.09</b>	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		



Fill in this information to identify your case:

Debtor 1 Terry L. Madia

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

21

☐ No

☒ Yes

Son

27

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☐ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,074.26

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 250.00

4d. Homeowner's association or condominium dues

4d. \$ 249.80

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Terry L. Madia**

Case number (if known)

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>146.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>292.47</b>
6d. Other. Specify: _____	6d. \$	<b>0.00</b>
<b>7. Food and housekeeping supplies</b>	7. \$	<b>725.00</b>
<b>8. Childcare and children's education costs</b>	8. \$	<b>0.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<b>209.00</b>
<b>10. Personal care products and services</b>	10. \$	<b>64.00</b>
<b>11. Medical and dental expenses</b>	11. \$	<b>180.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>262.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>200.00</b>
<b>14. Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>
<b>15. Insurance.</b>		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>60.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	<b>0.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>264.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: <b>Student Loan Payments</b>	17c. \$	<b>266.57</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>		
	18. \$	<b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b>		
	\$	<b>0.00</b>
Specify: _____		
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other:</b> Specify: <b>Miscellaneous</b>	21. +\$	<b>251.00</b>
<b>22. Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.		
	22. \$	<b>4,494.10</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<b>4,148.09</b>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<b>4,494.10</b>
<b>23c. Subtract your monthly expenses from your monthly income.</b> The result is your <i>monthly net income</i> .		
	23c. \$	<b>-346.01</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		

**United States Bankruptcy Court**  
**Northern District of Illinois**In re **Terry L. Madia**

Debtor(s)

Case No.

Chapter

**7****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **43** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **May 21, 2015**Signature **/s/ Terry L. Madia****Terry L. Madia**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

5/26/15 3:47PM

B6 Declaration (Official Form 6 - Declaration), (12/07)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Terry L. Madia

Debtor(s)

Case No.

Chapter

7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

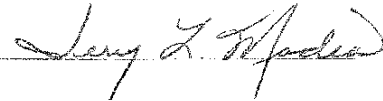
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 43 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 20, 2015

Signature /s/ Terry L. Madia

Terry L. Madia

Debtor



*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

# United States Bankruptcy Court

## Northern District of Illinois

In re **Terry L. Madia**

Debtor(s)

Case No.

Chapter

**7**

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$42,174.00**  
**\$48.00**  
**\$1,582.00**  
**\$42,952.00**

SOURCE  
**Ace Hardware, 2013**  
**Express Fashion, 2013**  
**Victoria's Secret, 2013**  
**Ace Hardware, 2014**

#### 2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

B7 (Official Form 7) (04/13)

2**3. Payments to creditors**

None

**Complete a. or b., as appropriate, and c.**☒

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITORDATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

None

☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTS/  
TRANSFERSAMOUNT  
PAID OR  
VALUE OF  
TRANSFERSAMOUNT STILL  
OWING

None

☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER**Synchrony Bank vs. Terry Madia, 2014 SC  
001695**NATURE OF  
PROCEEDING**Breach of  
Contract - Small  
Claims**COURT OR AGENCY  
AND LOCATION**18th Judicial Circuit, DuPage County,  
Illinois**STATUS OR  
DISPOSITION**Pending**

None

☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF  
PROPERTY

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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**5. Repossessions, foreclosures and returns**

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Thomas F. Fezzey, Attorney at Law 600 West Roosevelt Road Suite B-1 Wheaton, IL 60187	May 18, 2015	\$1,450.00 for legal services \$335.00 for filing fee \$38.00 for credit report

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**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

**12. Safe deposit boxes**

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------



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**15. Prior address of debtor**

None

- ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

**16. Spouses and Former Spouses**

None

- ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF  
GOVERNMENTAL UNITDATE OF  
NOTICEENVIRONMENTAL  
LAW

None

- ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF  
GOVERNMENTAL UNITDATE OF  
NOTICEENVIRONMENTAL  
LAW

None

- ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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**18 . Nature, location and name of business**

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None

- ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

- ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None

- ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

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**20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

**21. Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

**22. Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

**23. Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 21, 2015

Signature /s/ Terry L. Madia  
**Terry L. Madia**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

5/20/15 3:47PM

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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 20, 2015

Signature /s/ Terry L. Madia  
Terry L. Madia  
Debtor



*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

B8 (Form 8) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Terry L. Madia**

Debtor(s)

Case No.

Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>Central Loan Admin &amp; R</b>	<b>Describe Property Securing Debt:</b> <b>238 Gazebo Lane, Lombard, IL 60148. Value as per Comparative Market Analysis and Zillow.com.</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	
Property No. 2	
<b>Creditor's Name:</b> <b>Harris Bank</b>	<b>Describe Property Securing Debt:</b> <b>2532 Kelly Drive, Woodridge, IL 60517. Debtor remains in title as Joint Tenant though property was awarded to former spouse as per divorce judgment. Former spouse has not yet refinanced.</b> <b>Value as per Zillow.</b> <b>Judgment of Dissolution is</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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<b>Property No. 3</b>	
<b>Creditor's Name:</b> <b>Lisle Savings Bank</b>	<b>Describe Property Securing Debt:</b> <b>2532 Kelly Drive, Woodridge, IL 60517. Debtor remains in title as Joint Tenant though property was awarded to former spouse as per divorce judgment. Former spouse has not yet refinanced.</b> <b>Value as per Zillow.</b> <b>Judgment of Dissolution is</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

<b>Property No. 4</b>	
<b>Creditor's Name:</b> <b>Springleaf Financial S</b>	<b>Describe Property Securing Debt:</b> <b>2001 Ford Mustang 2D Convertible GT with 125000 miles in fair condition</b> <b>Value as per CarMax appraisal</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

<b>Property No. 1</b>		
<b>Lessor's Name:</b> <b>-NONE-</b>	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <span style="margin-left: 50px;"><input type="checkbox"/> NO</span>

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**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **May 21, 2015**

Signature **/s/ Terry L. Madia**  
**Terry L. Madia**  
Debtor



5/20/15 3:47PM

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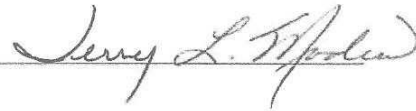
**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date May 20, 2015

Signature /s/ Terry L. Madia  
Terry L. Madia  
Debtor



**United States Bankruptcy Court  
Northern District of Illinois**

In re **Terry L. Madia**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- |   |    |                 |
|---|----|-----------------|
| For legal services, I have agreed to accept .....           | \$ | <b>1,450.00</b> |
| Prior to the filing of this statement I have received ..... | \$ | <b>1,450.00</b> |
| Balance Due .....   | \$ | <b>0.00</b>     |
2. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - [Other provisions as needed]
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
- Representation of the debtors in adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **May 21, 2015**

**/s/ Thomas F. Fezzey**

**Thomas F. Fezzey 6229235  
Thomas F. Fezzey, Attorney at Law  
600 West Roosevelt Road  
Suite B-1  
Wheaton, IL 60187  
630 909 0909 Fax: 815 550 8731  
fezzey@gmail.com**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Terry L. Madia Case No. \_\_\_\_\_  
Debtor(s) Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Terry L. Madia</u>	X <u>/s/ Terry L. Madia</u>	<u>May 21, 2015</u>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	X _____	_____
	Signature of Joint Debtor (if any)	Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

5/20/15 3:47PM

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Terry L. Madia

Debtor(s)

Case No.

Chapter

7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Terry L. Madia

Printed Name(s) of Debtor(s)

X /s/ Terry L. Madia

Signature of Debtor

May 20, 2015

Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_

Signature of Joint Debtor (if any)

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Terry L. Madia** Debtor(s) Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **50**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **May 21, 2015**

**/s/ Terry L. Madia**  
**Terry L. Madia**  
Signature of Debtor

5/20/15 3:47PM

**United States Bankruptcy Court  
Northern District of Illinois**

In re Terry L. Madia

Debtor(s)

Case No.

Chapter

7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 50

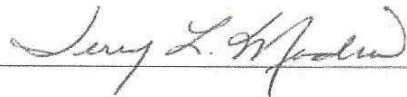
The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: May 20, 2015

/s/ Terry L. Madia

Terry L. Madia

Signature of Debtor





A. Traub & Associates  
Bankruptcy Dept.  
100 West 22nd Street Ste 150  
Lombard, IL 60148

Advocate Medical Group  
Bankruptcy Dept.  
701 Lee Street  
Des Plaines, IL 60016

Alliance One Receivables Management  
Bankruptcy Dept.  
4850 Street Rd. #300  
Trevose, PA 19053

Bank Of America  
Po Box 982236  
Bankruptcy Dept.  
El Paso, TX 79998-2236

Bankfirst  
1509 W 41st St  
Bankruptcy Dept.  
Sioux Falls, SD 57105

Bankfirst  
1509 W 41st St  
Bankruptcy Dept.  
Sioux Falls, SD 57105

Bk Of Amer  
Po Box 982235  
Bankruptcy Dept.  
El Paso, TX 79998

Cap One  
Po Box 85015  
Bankruptcy Dept.  
Richmond, VA 23285

Cap One  
Po Box 85015  
Bankruptcy Dept.  
Richmond, VA 23285

Capital One Bank Usa N  
15000 Capital One Dr  
Bankruptcy Dept.  
Richmond, VA 23238

Capital One Bank Usa N  
15000 Capital One Dr  
Bankruptcy Dept.  
Richmond, VA 23238

Capital One Bank Usa N  
15000 Capital One Dr  
Bankruptcy Dept.  
Richmond, VA 23238

Central Loan Admin & R  
425 Phillips Blvd  
Bankruptcy Dept.  
Ewing, NJ 08618

Citi  
Po Box 6241  
Bankruptcy Dept.  
Sioux Falls, SD 57117

Comenity \*  
Bankruptcy Dept.  
POB 182125  
Columbus, OH 43218-2125

Comenity Bank/Buckle  
Po Box 182789  
Bankruptcy Dept.  
Columbus, OH 43218

Comenity Bank/Express  
Po Box 182789  
Bankruptcy Dept.  
Columbus, OH 43218

Comenity Bank/Roomplce  
Po Box 182789  
Bankruptcy Dept.  
Columbus, OH 43218

Comenity Bank/Vctrssec  
Po Box 182789  
Bankruptcy Dept.  
Columbus, OH 43218

Dept Of Ed/Navient  
Po Box 9635  
Bankruptcy Dept.  
Wilkes Barre, PA 18773

Dept Of Ed/Navient  
Po Box 9635  
Bankruptcy Dept.  
Wilkes Barre, PA 18773

Fnb Omaha  
Po Box 3412  
Bankruptcy Dept.  
Omaha, NE 68103

Harris Bank

Illinois Department of Revenue \*

Bankruptcy Dept  
POB 64338  
Chicago, IL 60664-0338

Internal Revenue Service\*

Bankruptcy Dept.  
POB 7346  
Philadelphia, PA 19101-7346

J.C. Christensen & Associates, Inc.

Bankruptcy Dept.  
POB 519  
Sauk Rapids, MN 56379

Joseph R. Madia  
2532 Kelly Drive  
Woodridge, IL 60517

Kohls/Capone  
N56 W 17000 Ridgewood Dr  
Bankruptcy Dept.  
Menomonee Falls, WI 53051

Lisle Savings Bank  
1450 Maple Ave  
Bankruptcy Dept.  
Lisle, IL 60532

Macy's \*  
Bankruptcy Dept.  
POB 8061  
Mason, OH 45040

Malcolm S. Gerard & Assoc.  
Bankruptcy Dept.  
332 South Michigan Avenue #600  
Chicago, IL 60604

Mcydsnb  
9111 Duke Blvd  
Bankruptcy Dept.  
Mason, OH 45040

Meyer & Njus P.A.  
Bankruptcy Dept.  
33 North Dearborn #1301  
Chicago, IL 60602

National Recovery Agen  
2491 Paxton St  
Bankruptcy Dept.  
Harrisburg, PA 17111

National Recovery Agen  
2491 Paxton St  
Bankruptcy Dept.  
Harrisburg, PA 17111

Nicholas Madia  
238 Gazebo Lane  
Lombard, IL 60148

Northland Group  
Bankruptcy Dept.  
POB 129  
Thorofare, NJ 08086-0129

Robert S. Gitmeid  
Bankruptcy Dept.  
2081 East 8th Street  
Brooklyn, NY 11223

Robert S. Gitmeid  
Bankruptcy Dept.  
11 Broadway Suite 1677  
New York, NY 10004

Springleaf Financial S  
430 75th St  
Bankruptcy Dept.  
Downers Grove, IL 60516

Sunrise Credit Services, Inc  
Bankruptcy Dept.  
260 Airport Plaza, POB 9100  
Farmingdale, NY 11735-9100

Sunrise Credit Services, Inc.  
Bankruptcy Dept.  
POB 9100  
Farmingdale, NY 11735-9100

Synco/Walmart Dc  
Po Box 965024  
Bankruptcy Dept.  
Orlando, FL 32896

Target Corp. Recovery Services  
Bankruptcy Dept.  
POB 30171  
Tampa, FL 33633-1603

Target N.B.  
Po Box 673  
Bankruptcy Dept.  
Minneapolis, MN 55440-0673

Td Bank Usa/Targetcred  
Po Box 673  
Bankruptcy Dept.  
Minneapolis, MN 55440

Tsi/980  
600 Holiday Dr Suite 300  
Bankruptcy Dept.  
Matteson, IL 60443

Tsi/980  
600 Holiday Dr Suite 300  
Bankruptcy Dept.  
Matteson, IL 60443

Von Maur  
6565 Brady St  
Bankruptcy Dept.  
Davenport, IA 52806-2054

Webbank/Dfs  
1 Dell Way  
Bankruptcy Dept.  
Round Rock, TX 78682